



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Order Filed on September 26, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Michael Sean Ragiel

Case No.	23-12965-CMG
Hearing Date:	11/7/2023
Judge:	Gravelle

ORDER AND NOTICE ON DISCLOSURE STATEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: September 26, 2023



Honorable Christine M. Gravelle
United States Bankruptcy Judge

The Court having noted that a Plan and Disclosure Statement have been filed by
Timothy P. Neumann as attorney(s) for the Debtor
and for good cause shown, it is

ORDERED that pursuant to the provisions of Bankruptcy Rule 3017 (a), hearing on the
adequacy of the Disclosure Statement shall be held before the Honorable
Christine M. Gravelle at the following time and place:

DATE AND TIME: November 7, 2023 at 2:00PM
COURTROOM: 3
PLACE: USBC
402 East State Street
Trenton NJ 08608

ORDERED that notice of said hearing shall be sent by the Clerk of the Bankruptcy Court
in accordance with the provisions of Bankruptcy Rule 3017 (a) at least 28 days prior to the
hearing date. Written objections to the adequacy of the Disclosure Statement shall be filed with
the Clerk of this Court and served upon counsel for the Debtor, Counsel for the Creditor's
Committee and upon the United States Trustee no later than 14 days prior to the hearing before
this Court, unless otherwise directed by the court; and it is further

ORDERED that copies of the Disclosure Statement and Plan, together with copies of this
Notice and Order, shall be served by the proponent of the Disclosure Statement and Plan on the
Debtor, United State Trustee, Counsel for the Creditor's Committee, and the Securities and
Exchange Commission. Such copies shall also be provided by the proponent to any party in
interest, upon written request; and it is further

ORDERED that no creditor or other party in interest shall be heard in opposition to the
adequacy of the Disclosure Statement without good cause, unless such party shall have served
and filed such objection within the aforementioned time and effected service upon the parties
named above.

rev.12/1/09

In re:
Michael Sean Ragiel
Debtor

Case No. 23-12965-CMG
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 26, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db	Michael Sean Ragiel, 198 Deer Haven Rd, Bedminster, NJ 07921-2522

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Sean Ragiel geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffrey.pn.b127774@notify.bestcase.com
Loren L. Speziale	on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

District/off: 0312-3

User: admin

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Total Noticed: 1

Maria Cozzini

on behalf of Creditor LoanCare LLC mcozzini@sternlav.com

Timothy P. Neumann

on behalf of Debtor Michael Sean Ragiel timothy.neumann25@gmail.com
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.
com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10